



## **Seminar descriptions for 2010 MSRP Saving\$ Expo:**

### **How Much Money Will You Need – How Much Should You Save?**

9:30 – 10:15 AM or 12:30 – 1:15 PM

The “new retirement” will last a long time for most people. During this seminar you will develop an estimate of the amount of money you should have accumulated by the time you retire to supplement Social Security and your State pension so you can have a comfortable retirement. Next you will calculate how much you should be saving on annual basis to meet that goal. You will be able to increase your deferrals on the spot to move closer to that goal. Brought to you by MSRP.

### **MSRP Investment Options – Developing Your Investment Plan**

10:45 – 11:45 AM or 1:45 – 2:45 PM

One of the toughest decisions in your supplemental plans is how to invest your money. Understanding the importance of diversification and the relationship between risk and return is key. This seminar will introduce you to the investments available in your plans and walk you through the process of selecting an asset allocation model appropriate for you. Brought to you by Nationwide Retirement Solutions. *Information provided by Retirement Specialists is for educational purposes only and not intended as investment advice.*

### **Take Control! The Road to Debt Management**

9:30 – 10:15 AM or 2:45 – 3:30 PM

We all have goals for our futures, but high debt can lead us far off the paths we intend to take in life. For one, today's debts often prevent us from being able to contribute more to our supplemental retirement plans. By figuring out where you currently stand financially, you'll learn how to take control of your finances in order to get back on the road toward your goals. Brought to you by University of Maryland Extension.

### **Are Target Date Retirement Funds Right for You?**

10:45 – 11:30 AM or 1:30 – 2:15 PM

The program is an overview of the T. Rowe Price Retirement Funds available in your plans. Topics include how the funds are managed, how their investment mix changes over time, the funds' asset allocation strategy, and what makes them different from other investment options. Brought to you by T. Rowe Price.

### **Investing in an Uncertain Market**

11:00 – 11:45 AM

This informational session will cover setting realistic expectations, three specific investment strategies, customizing your portfolio and the value of long term investing. Brought to you by American Funds.

### **Socially Responsible Investing**

12:00 – 12:30 PM

Come join us as we provide an introduction to Socially Responsible Investing as we take a look at an investment strategy that is committed to investing from an environmental and human right perspective. Learn about the newest addition to the MSRP fund line-up. Brought to you by Parnassus Funds.

### **Investing 101**

12:45 – 1:30 PM

Have you ever wondered what the difference is between a stock, bond, or money market investment? Join us for an introduction to different asset classes and how to utilize them to create a more balanced portfolio and reduce overall investment risk in your retirement account. Brought to you by Neuberger Berman.